

Information to identify the case:

Debtor 1	<u>Ricardo Aguayo</u>	Social Security number or ITIN	xxx-xx-6402
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Maria D. Aguayo</u>	Social Security number or ITIN	xxx-xx-1936
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-36102-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ricardo Aguayo
dba El Mejicano Tex-Mex Grill, LLC, fdba
Elpidios LLC, fdba Tu Tierra Restaurant and
Pizzeria

Maria D. Aguayo

3/29/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ricardo Aguayo
 Maria D. Aguayo
 Debtors

Case No. 17-36102-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db/jdb
 aty Ricardo Aguayo, Maria D. Aguayo, 15 E Sterling St, Wharton, NJ 07885-2102
 +Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 517257319 Capl/bstby, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
 517257318 Capl/bstby, Capital, 1 Retail Svcs Attn Bankruptcy, Salt Lake City, UT 84130
 517257320 Capl/l&t, PO Box 30253, Salt Lake City, UT 84130-0253
 517257326 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040,
 Saint Louis, MO 63179-0040
 517257331 +Hayt, Hayt & Landau, LLC, Meridian Center I, 2 Industrial Way W, Eatontown, NJ 07724-2279
 517257333 Javier Gomez Ayala, 153 Bravo esquina Iturbide, Cd Neza Estado de Mexico, 57420-
 517257334 LVNV Funding, LLC, 200 Meeting Pl # 206, Greenville, SC 29615-5833
 517257335 Mercedes Lopez Morales, c/o Broschious, Fischer, & Zaiter, 43 Broad St,
 Washington, NJ 07882-1971
 517257336 +Midland Funding, LLC, 1037 Raymond Blvd, Newark, NJ 07102-5423
 517257337 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 517257338 Rossano Cornejo, 1302 Hamilton Dr, Rockaway, NJ 07866-5859
 517257340 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,
 PO Box 245, Trenton, NJ 08695-0245)
 517257348 +The Money Source Inc, 500 S Broad St, Meriden, CT 06450-6755
 517257354 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
 Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2018 02:08:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2018 02:08:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Mar 30 2018 05:33:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 517257315 EDI: AMEREXPR.COM Mar 30 2018 05:33:00 American Expres, PO Box 1270,
 Newark, NJ 07101-1270
 517257317 EDI: BANKAMER.COM Mar 30 2018 05:33:00 Bk of Amer, PO Box 982238,
 El Paso, TX 79998-2238
 517257316 EDI: BANKAMER.COM Mar 30 2018 05:33:00 Bank of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 517257321 EDI: CAPITALONE.COM Mar 30 2018 05:33:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517257322 EDI: CAPITALONE.COM Mar 30 2018 05:33:00 Capital One, Attn: Bankruptcy Department,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517257323 EDI: CAPITALONE.COM Mar 30 2018 05:33:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517257324 EDI: CHASE.COM Mar 30 2018 05:33:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 517257325 EDI: CHASE.COM Mar 30 2018 05:33:00 Chase Card Services, Attn: Correspondence,
 PO Box 15278, Wilmington, DE 19850-5278
 517403896 EDI: DISCOVER.COM Mar 30 2018 05:33:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517257327 EDI: DISCOVER.COM Mar 30 2018 05:33:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 517257328 EDI: DISCOVER.COM Mar 30 2018 05:33:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 517257329 EDI: TSYS2.COM Mar 30 2018 05:33:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 517257330 E-mail/Text: fggbanko@fgny.com Mar 30 2018 02:08:30 Forster Garbus, 7 Banta Pl,
 Hackensack, NJ 07601-5604
 517257332 EDI: IRS.COM Mar 30 2018 05:33:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 517257339 EDI: SEARS.COM Mar 30 2018 05:33:00 Sears/Cbna, PO Box 6283,
 Sioux Falls, SD 57117-6283
 517257341 EDI: RMSC.COM Mar 30 2018 05:33:00 Synccb/Ashley Homestore, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060
 517257344 EDI: RMSC.COM Mar 30 2018 05:33:00 Synccb/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,
 Orlando, FL 32896-5060
 517257342 EDI: RMSC.COM Mar 30 2018 05:33:00 Synccb/ashley Homestore, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 517257343 EDI: RMSC.COM Mar 30 2018 05:33:00 Synccb/jcp, PO Box 965007, Orlando, FL 32896-5007
 517257966 +EDI: RMSC.COM Mar 30 2018 05:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517257345 EDI: RMSC.COM Mar 30 2018 05:33:00 Synchrony Bank/ Jc Penneys, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 46

Date Rcvd: Mar 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517257346 EDI: TDBANKNORTH.COM Mar 30 2018 05:33:00 Td Banknorth Maine, TD Bank/Attn: Bankruptcy,
PO Box 1190, Lewiston, ME 04243-1190
517257350 EDI: TFSR.COM Mar 30 2018 05:33:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054-4522
517257349 EDI: TFSR.COM Mar 30 2018 05:33:00 Toyota Motor Credit, PO Box 8026,
Cedar Rapids, IA 52408-8026
517257353 EDI: TFSR.COM Mar 30 2018 05:33:00 Toyota Motor Credit Co, Toyota Financial Services,
PO Box 8026, Cedar Rapids, IA 52408-8026
517257347 EDI: CITICORP.COM Mar 30 2018 05:33:00 Thd/Cbna, PO Box 6497,
Sioux Falls, SD 57117-6497
517257351 EDI: TFSR.COM Mar 30 2018 05:33:00 Toyota Motor Credit Co, PO Box 9786,
Cedar Rapids, IA 52409-0004

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517257352* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, PO Box 8026,
Cedar Rapids, IA 52408-8026)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Barry J. Roy on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com
Denise E. Carlson on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Scott J. Goldstein on behalf of Debtor Ricardo Aguayo sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com
Scott J. Goldstein on behalf of Joint Debtor Maria D. Aguayo sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8